

Borrower Name: **Hammond & Campbell**
M&B File #**11-11380MS**
Loan # **1881331715**

PREPARED BY:
T. Frank Collins, Esq., MSB #6394
Collins & Associates, PLLC
100 Webster Circle, Suite 2
Madison, Mississippi 39110
(601) 853-4400

RETURN TO
Martin & Brunavs Attorneys at Law
2800 North Druid Hills Road, NE
Atlanta, GA 30329
(404) 982-0088 / (877) 740-0883

STATE OF Ohio

COUNTY OF Franklin

NOTICE OF SUBSTITUTION OF TRUSTEE

WHEREAS, on the **December 12, 2007**, **KRISTINE M. HAMMOND** and **SUSAN KAY CAMPBELL** executed a Deed of Trust in favor of **SCOTT R. VALBY**, Trustee, for the use and benefit of, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY AND ITS SUCCESSORS AND ASSIGNS**, which Deed of Trust is on file and of in the Office of the Chancery Clerk of **DESOTO** County, Mississippi, in Deed of Trust Book **2,834** at Page **418** and legally describing the trust property as:

(SEE ATTACHED EXHIBIT "A")

Indexing Instructions: Lot 13, Final Plat, Phase 1, Lot 3, First Revision of Lot 3, Arbor Lake Subdivision, in Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi

Whereas said Deed of Trust was assigned at Deed Book 3,353, Page 2181, on October 13, 2011 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; and

WHEREAS, JPMorgan Chase Bank, National Association pursuant to the provisions of the aforesaid Deed of Trust and for reason satisfactory to itself, has elected to substitute **Philip L. Martin** as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, JPMorgan Chase Bank, National Association, the present holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute **Philip L. Martin** as Trustee (address: 2800 North Druid Hills Road, Atlanta, GA 30329, telephone 404.982.0088) in the place and stead of the current trustee and does hereby confer upon the said **Philip L. Martin** full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban

Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid entity acting by and through its duly authorized officers, this the 15th day of November, 2011.

BENEFICIARY

JPMorgan Chase Bank, National Association

BY: Tammy L. Hiland
Vice President Tammy L Hiland

STATE OF Ohio

COUNTY OF Franklin

PERSONALLY, came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid Tammy L Hiland, with whom I am personally acquainted and who acknowledged that he/she is the Vice President, of the within named JPMorgan Chase Bank, National Association, and that he signed, sealed and delivered the within and foregoing assignment on the day and year therein mentioned for and on behalf of said entity, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

Witness my signature and official seal on this, the 15th day of November, 2011.

Charles H. Rieper
NOTARY PUBLIC Charles H Rieper

My Commission Expires:

27 June 2016

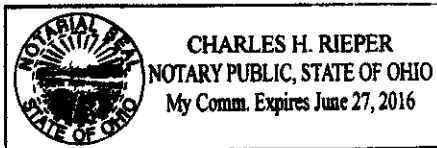


EXHIBIT "A"

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, BEING MORE PARTICULAR DESCRIBED AS FOLLOWS, TO WIT:

LOT 13, FINAL PLAT, PHASE 1, LOT 3, FIRST REVISION OF LOT 3, ARBOR LAKE SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 73, PAGE 27, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

INDEXING INSTRUCTIONS: LOT 13, FINAL PLAT, PHASE 1, LOT 3, FIRST REVISION OF LOT 3, ARBOR LAKE SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI

For information purposes only:

Map/Parcel ID Number: 1 08 7 35 13 0 00013 00